

To: CRS Participating Communities

From: Howard Leikin, Deputy Administrator  
Federal Insurance Administration

Enclosed are NFIP Repetitive Loss Correction Worksheets (AW-501) containing all Community Rating System (CRS) repetitive loss properties in your community based on losses from January 1, 1978 through January 31, 2000. If your community applied for the CRS using the July 1990 through 1999 *Coordinators Manuals*, the enclosed worksheets incorporate your previous changes to the extent possible. They also reflect a longer period of record than the information previously sent to you.

Please review your new worksheets. We feel the current format of the worksheets makes it easy for your community to provide corrections to us. We continue to specify those corrections that require supporting documentation, including the development of a new form, the **ADDENDUM TO THE AW-501**. This addendum form is to be used only for those corrections where you check the box – “Flood Protection Provided” or “No Building on Property”. If you have corrected properties in this manner previously, please take this opportunity to provide the new addendum information applicable to your previously approved corrections. Properties previously corrected are identified by three X’s in the box and a typed statement above the comments section.

The addendum is part of our national strategy on mitigating repetitive losses to the NFIP. An important part of this effort is collecting valuable historical information on how communities like yours have corrected many of the serious flood problems affecting floodprone buildings. You are not alone in this effort. At the request of many states, we have sent the AW-501 worksheets to every state NFIP Coordinator, many of whom will be assisting non-CRS communities to complete these. Your assistance in providing this additional information, when applicable, is greatly appreciated. Any approved corrections you make will be incorporated and provided to you annually about this time.

Section 502 of the 1999 CRS Coordinator’s Manual explains the requirements that repetitive loss communities must meet in order to fulfill their CRS responsibilities. Please read the enclosed instructions for reviewing and correcting the Repetitive Loss Correction Worksheets. For currently participating CRS communities, Section 502 b. of the CRS Coordinator’s Manual states a community must make corrections to the repetitive loss list and respond to a change in its Repetitive Loss Category status under the following situations:

- When it applies for or modifies its application for Activity 510 - Floodplain Management Planning.

- When it submits a modification that will result in an increase in its CRS Classification by two or more classes.
- When it is slated for a cycle verification of its program. Cycle visits are done every five years after the original verification visit for Class 6-9 communities and every three years for Class 1-5 communities.

If your community situation meets one of the above criteria then you should submit any worksheets with corrections (along with all other application documents) directly to your designated ISO/CRS Specialist. Your ISO/CRS Specialist will inform you of any applicable deadlines.

Your community is not required to do anything with the attached list if you don't fall under one of the three categories cited above. However, many communities have stated that an annual planning review of the current list provides a good opportunity for updating new community repetitive loss property locations, outreach projects, and possible solutions to the flooding problems. Any voluntary updates or corrections should be submitted to the Corrections Clearing House cited in both the attached instructions and the "Top Ten Tips" no later than October 1, 2000. We cannot guarantee approved corrections will be reflected on your next set of worksheets after this date.

Finally, we are including a new report containing more detailed information for community mitigation. This report, *"Repetitive Loss Detail by Community"* includes information such as NFIP claims payments for building vs. contents by loss date, building occupancy type, flood zone, latest building value in ACV, and whether the building is currently insured by the NFIP. This new report is for your mitigation use only, please do not correct and return these to us.

Thank you for your time and effort in assisting us in updating our records.

Attachment(s)

## **INSTRUCTIONS FOR COMPLETING THE NFIP REPETITIVE LOSS CORRECTION WORKSHEET (AW-501)**

These instructions explain to communities participating in the National Flood Insurance programs (NFIP) Community Rating System (CRS) how to make corrections on the NFIP Repetitive Loss Correction Worksheet (AW-501). If you have any questions on how to apply these instructions or any other repetitive loss issues we suggest that before you begin the correction process you contact either the Corrections Clearing House identified below or your assigned CRS Specialist.

Please read section 501 in the 1999 CRS *Coordinators Manual* before completing these worksheets. All communities applying to and participating in the CRS that have repetitive loss properties will receive the NFIP Repetitive Loss Correction Worksheet (AW-501). We recognize there are many reasons why the property address information needs to be corrected on the community repetitive loss list. The AW-501 was developed to update and to correct the errors on the list while making this process as easy and simple to use as possible.

**PROCEDURES:** It is the responsibility of all CRS applicants with at least one repetitive loss property to correct the worksheets if applicable. Please review the properties listed under "Current Property Address" and note any changes in the nine boxes in the CORRECTIONS REQUIRED section. All corrections should be clearly printed in ink. You should keep a photocopy of the original document for your records. Please do not submit any AW-501 worksheets unless they have corrections on them. If you are submitting a new application, modification, or will be undergoing a cycle application in 2000, the corrected worksheets should be included in the materials provided to your ISO/CRS Specialist. If you are providing voluntary corrections, please send the corrected worksheets and all necessary supporting documentation to the Corrections Clearing House by October 1, 2000.

**"Current property address"** -- This address will always be the most recent address known for a property. If you have noted a correction on previous worksheets, it should be shown here.

**"Previous Property Address"** -- This is the second most recent address for a repetitive loss property. There is no need for you to do anything with this old superseded address. It is shown here on subsequent listings for comparison purposes - so that you can see the current or revised address vs. the old or previous address.

**"Dates of Loss"** - The dates are shown as year/month/day.

### **CORRECTIONS REQUIRED**

**❑ INFORMATION PROVIDED NOT SUFFICIENT TO IDENTIFY PROPERTY:** Before marking this correction it is expected that the community will thoroughly research the provided information including the name we have provided. The name provided is associated with the last reported loss for the property and may not be the current property owner or may have been a past renter or occupant of the property. Possible sources of information are local tax records for the years of the claims, current and old phone books, utility records and the post office. In addition, the Internet may be useful in locating a current phone number or address for the name provided. If all else fails, talk to long time citizens of your community to see if they can assist you in identifying the correct address of the flooded property. **PLEASE DESCRIBE THE STEPS YOU TOOK TO ACCURATELY IDENTIFY THE PROPERTY IN THE OTHER ADDITIONAL COMMENTS SECTION OF THE WORKSHEET.** Properties corrected in this manner in the past will continue to be provided to the community on future lists. If you were previously unable to locate the property and are seeing the name of the insured for the first time, please take the time to try to identify the property again using the newly provided information.

☐ **COSMETIC CHANGES REQUIRED TO THE ADDRESS:** Use this area to correct misspellings, street suffixes etc. Please note that if the zip code is all that has changed we will not be able to make that correction. To help you better locate these addresses, we have provided the policyholder name that was last associated with the reported loss. The name associated with the insured location will change automatically if a new claim is filed. Please do not submit forms for which the only correction is the spelling or accuracy of the name provided. We are unable to make these types of corrections at this time. The name will be updated automatically at the time of any future reported loss.

☐ **PROPERTY NOT IN OUR COMMUNITY OR JURISDICTION:** If in using the information provided you have positively identified the repetitive loss property and have determined that the building is not located in your community, please provide the correct location in the spaces provided. It is critical that you provide the correct community name including county (and the NFIP community number, if possible). Without this information, the property will remain on your listing of repetitive loss properties. If necessary, please make any known cosmetic corrections as well to assist the new community in locating the building in the future.

☐ There are four situations or categories that generally describe why a property is no longer subject to the types of events that caused the original flooding. If any of the following four boxes are checked and properly documented, the note **“Community Indicated Property Not Subject to Repetitive Flooding”** will be displayed above the other additional comments section on subsequent worksheets. The property will not be counted against the total number of repetitive loss properties for establishing your CRS repetitive loss category. The property will continue to be listed. Even though the problem has been corrected, your community did historically suffer the loss. If another claim is reported, the correction will be removed and the property will be used to establish your repetitive loss category. **The only way to completely remove a property from your community list, is to correctly assign it to another community.**

☐ ☐ **UNABLE TO IDENTIFY CAUSE OF FLOODING:** We realize that occasionally the cause of flooding for a particular reported loss will not be readily apparent. Only if the causes of ALL reported losses are a mystery should you use this correction. **BEFORE YOU SELECT THIS CORRECTION THE CAUSE OF FLOODING MUST BE THOROUGHLY RESEARCHED.** We expect that at a minimum you will visit the property, talk with the property owner and discuss the situation with knowledgeable community officials. **PLEASE DESCRIBE THE STEPS YOU HAVE TAKEN TO IDENTIFY THE CAUSE OF FLOODING IN THE OTHER ADDITIONAL COMMENTS’ SECTION.**


☐ ☐ **FLOOD PROTECTION PROVIDED:** Use this correction only if some type of structural intervention has occurred to either the building, property or the source of flooding that would provide protection to the building from those types of flooding events that have occurred in the past. You need to attach **“Addendum to the AW-501”** and any documentation to the correction worksheet that describes the intervention that has been provided along with evidence that the intervention was effective. It will also be necessary to provide a copy of a recent Elevation Certificate if the building was retrofitted or replaced.

**Note:** You may either copy and attach the Addendum to the AW-501, or write the appropriate letters from the Addendum (a-s) in the space on the AW-501 under **“Other Additional Comments”**.

☐ ☐ **NO BUILDING ON PROPERTY:** Only use this correction if the building in question can be positively identified as the previously flooded building and documentation is available to support that an insurable building no longer exists at this location due to acquisition, relocation or demolition. You need to attach **“Addendum to the AW-501”** and any documentation

available to support this correction. If you can not document the circumstances surrounding the removal of the property, please describe the situation under the other additional comments section.

**Note:** You may either copy and attach the Addendum to the AW-501, or write the appropriate letters from the Addendum (a-s) in the space on the AW-501 under “Other Additional Comments”.

 ☐ **ALL LOSSES DUE TO EVENTS GREATER THAN THE 100 YEAR FLOOD:** This correction is only intended for those properties that are located outside of the Special Flood Hazard Area (SFHA). **ALL** of the losses reported for the property must be associated with flooding events that exceeded the anticipated 100-year base flood elevations. You must attach authoritative documentation that shows both the location of the building site in relation to the 100 year floodplain and specifies that the flood recurrence intervals associated with the claims were greater than the 100-year event. If the building is located in the SFHA, it must be elevated or floodproofed above the anticipated 100-year base flood elevation. Please submit documentation supporting that the flood recurrence intervals for **ALL** claims were greater than the 100-year event.

☐ **DUPLICATE LISTING WITH PAGE NUMBER \_\_\_\_\_:** If you identify two or more worksheets with separate address listings that are for the same building, use this correction to identify all identical listings so they can be combined. On each worksheet that is a duplicate property, list **ALL** other page numbers that are a duplicate to that property. Please staple all duplicate listings for each location together to help assure proper processing of this type of correction. Also, please identify the correct address to use for each duplicate listing.

☐ **OTHER ADDITIONAL COMMENTS:** Use this area to provide comments on any of the above corrections or to explain a situation that does not fit into one of the above correction fields. ***IF YOU HAVE CORRECTED THE PROPERTY AS “NO BUILDING ON PROPERTY” OR “FLOOD PROTECTION PROVIDED” YOU MAY EITHER ATTACH THE ADDENDUM TO THE AW-501 OR WRITE THE APPROPRIATE LETTERS FROM THE ADDENDUM (a-s) IN THIS AREA.***

**CHANGES AUTHORIZED BY: THE FORM MUST BE SIGNED BY A COMMUNITY OFFICIAL IN ORDER FOR THE CORRECTIONS TO BE ACCEPTED AND ENTERED IN THE DATA BASE.** If you wish, you may provide a signed cover letter that authorizes all of the changes as a replacement for individual signatures on each AW-501.

We appreciate your assistance in providing this information. You may be contacted in the future if we have any questions concerning your corrections. If you have any questions on how to correct the NFIP Repetitive Loss Corrections Worksheet, please contact your ISO/CRS Specialist or the **CORRECTIONS CLEARING HOUSE**, Mr. Errol Garren, ISO, Inc. at (515) 278-8186.

Under the Privacy Act (5 U.S.C. 552a), personal identifiers, such as names, may be used only for limited purposes. One of the allowable uses of names and flood insurance policy numbers is to analyze the effectiveness of local flood loss reduction efforts. Communities may use personal identifiers for this purpose only and are prohibited from using them for solicitation, or other reasons.

## ADDENDUM to the AW-501

Additional Instructions for Completing the NFIP Repetitive Loss Correction Worksheet (AW-501)

Property Locator Number: \_\_\_\_\_ (7-digit number found above 1st address on AW-501)

1) If you checked the box on the AW-501 that says "FLOOD PROTECTION PROVIDED," please check one of the four boxes (a - e) below to best describe the situation:

- a ☐ Building was elevated to or above the Base Flood Elevation (BFE)
- b ☐ Building (non-residential) was floodproofed to the BFE
- c ☐ Building was partially floodproofed (but, not to the BFE)
- d ☐ Flood control/stormwater management project
- e ☐ Building replaced by new elevated/floodproofed building

2) If you checked the box on the AW-501 that says "NO BUILDING ON PROPERTY," please check one of the three boxes below (f - h) to best describe the situation:

- f ☐ Building was demolished but, not acquired through any program
- g ☐ Building was acquired & demolished as part of a program
- h ☐ Building was relocated

3) Please choose one of the following that best describes the funding source for the mitigation action described by a - h above:

- i ☐ Hazard Mitigation Grant Program (HMGP)
- j ☐ Flood Mitigation Assistance Program (FMA)
- k ☐ Section 1362 Acquisition Program
- l ☐ Increased Cost of Construction (ICC) coverage
- m ☐ U.S. Housing & Urban Development (HUD) Community Development Block Grant (CDBG)
- n ☐ U.S. Army Corps of Engineers or Natural Resources Conservation Service (NRCS) Project
- o ☐ Other federal program
- p ☐ State program
- q ☐ Local program
- r ☐ Property Owner
- s ☐ Unknown

4) ☐ If you know the building on the property is listed on a local, state, or national historic registry, please check this box and attach this form to the AW-501, or write "Historic Building" in "Other Additional Comments" section of the AW-501.

5) **COMMENTS:**

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Remember: It is your choice: You may attach a copy of this form to each AW-501, or you may write the appropriate letters above (a - s) in the space under the "Other Additional Comments" section of the AW-501.

# TOP TEN TIPS!

## For Making AW-501 Corrections

**We Promise - If you take a few moments to read through the tips on this page, it will help you avoid most of the common mistakes and misunderstandings. Please start by reading the attached instructions. If you have any questions on what is required, please call your ISO/CRS Specialist or the Corrections Clearing House at (515) 278-8186.**

- ◆ Always attach the new Addendum to the AW-501 when you check “Flood Protection Provided” or “No Building On Property”. As an alternative to attaching this form, you may simply write in the applicable letters (a – s) from the form in the “Other Additional Comments” section of the AW-501 Correction Worksheet. For instance, 1a and 3i.
- ◆ Always attach documentation for these corrections: Flood Protection Provided, No Building on Property, All Losses Due to Events Greater than the 100 Year Flood.
- ◆ For new or modified applications or for cycle applications, submit your AW-501 Correction Worksheets along with the worksheets for Activity 502 to your ISO/CRS Specialist. The Corrections Clearing House should only receive those corrected forms not part of any application process.
- ◆ Please do not submit AW-501s that don’t need corrections or that have been previously corrected and are still accurate. An exception would be providing the addendum information on a previously corrected property.
- ◆ If the correction needed is of a nature other than the choices given, please provide a brief description of the needed change in the “Other Additional Comments” section.
- ◆ If you checked “Information Provided Not Sufficient to Identify Property” have you indicated the nature of the address problem and the steps you took to identify the property in the “Other Additional Comments” section?
- ◆ Please be prepared to explain your diligent efforts in locating properties and/or determining the cause of flooding.
- ◆ If the property is NOT in your community, please indicate the community it is located in, or it CAN'T be removed from your list.
- ◆ Please make any cosmetic changes in the space provided for “Cosmetic Changes Required to Address”.
- ◆ Please be sure to authorize your corrections by signing and dating your forms, and making copies for your own records. If you are submitting several AW-501s, you may provide a signed cover letter authorizing all of the corrections instead of signing each page.

Corrections Clearing House  
C/o Mr. Errol Garren, ISO, Inc.  
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Clive, Iowa 50325  
(515) 278-8186